

APPENDIX A - CLAIMS

This listing of claims will replace all prior versions of claims in the application.

Listing of Claims:

1. through 70. (Cancelled)

71. (Previously Presented) A method, comprising:

establishing, by at least one computer processor, an account, identified with an account holder, comprising a plurality of defined purses, wherein a value chaining logic is definable for the account and each purse that comprises a hierarchy for application of value;

receiving, by at least one computer processor, transaction information comprising a code pertaining to one or more qualifying products which form at least a portion of a transaction;

inspecting, by the at least one computer processor, the transaction information by performing a comparison of the code against previously received codes;

storing, electronically, the code in a database wherein the code becomes a previously received code upon storage ;

generating a credit to the account based each new candidate code wherein the credit comprises a non-zero value;

storing the non-zero value in one of the plurality of defined purses; and

notifying, electronically, the account holder of the credit.

72. (Previously Presented) The method of claim 71, further comprising:

generating a certificate upon a pre-set amount of the non-zero value being accumulated in the account.

73. (Previously Presented) The method of claim 72, wherein the certificate is usable as a coupon, rebate, gift certificate, or refund.

74. (Previously Presented) The method of claim 72, further comprising:
receiving a redemption of the certificate.
75. (Previously Presented) The method of claim 71, wherein each of the plurality of defined purses is capable of containing a different non-zero value forms comprising electronic cash, micro-payments, loyalty points, or electronic coupons.
76. (Previously Presented) The method of claim 71, further comprising:
receiving, from the account holder, a request to convert a portion of the non-zero value in the account from a first form to a second form.
77. (Previously Presented) The method of claim 71, further comprising:
receiving, from the account holder, a request to transfer a portion of the non-zero value in one of the plurality of defined purses to a second purse of the plurality of defined purses.
78. (Previously Presented) The method of claim 71, further comprising:
receiving, from an account holder, a request to transfer a portion of the non-zero value from the account to a second account associated that is identified with a different account holder.
79. (Previously Presented) The method of claim 71, further comprising:
receiving, from the account holder, an identification of an order of preference for use of the non-zero value in the plurality of defined purses.
80. (Previously Presented) The method of claim 71, wherein the non-zero value in each of the plurality of defined purses is capable of being used to fulfill an amount associated with a transaction.
81. (Previously Presented) A method, comprising:
defining, at the request of an account holder, value chaining logic pertaining a plurality of defined purses comprising an account, wherein the value chaining logic comprises an order of

use of non-zero value stored in each of the plurality of defined purses that uses free value types before funded value types;

accumulating non-zero value in each of the plurality of defined purses, wherein the non-zero value is accumulated, at least in part, through purchases of one or more qualifying products or services;

processing, by at least one computer processor, a transaction request, comprising a transaction amount, from a merchant from the account holder;

filtering, by the at one computer processor, the plurality of defined purses to remove purses with value types not accepted by the merchant;

ordering, by the at least one computer processor, the plurality of defined purses based on the value chaining logic;

defining a set of filtered and ordered purses to use to fulfill the transaction amount; and

applying, by the at least one computer processor, the value chaining logic to the transaction amount by applying, from the set of filtered and ordered purses, the non-zero value from each purse, as specified by the value chaining logic, until the transaction amount is fulfilled.

82. **(Cancelled)** The method of claim 81, wherein the free value types comprise rewards, coupons, and discounts and the funded value types comprise currency, credit cards, and electronic checks.

83. **(Cancelled)** The method of claim 81, further comprising:

declining the transaction upon the filtered and ordered purses having insufficient value to fulfill the transaction amount.

84. **(Cancelled)** The method of claim 81, the accumulation of non-zero value further comprising:

receiving, by at least one computer processor, transaction information comprising a code pertaining to one or more qualifying products which form at least a portion of a transaction;

inspecting, by the at least one computer processor, the transaction information by performing a comparison of the code against previously received codes;

storing, electronically, the code in a database wherein the code becomes a previously received code upon storage; and

generating a credit, comprising a non-zero value, to a purse based each new candidate code.